

**FIRST RESOURCE BANK**

	CPP Disbursement Date 01/30/2009	Cert 57967	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$132	\$126	-4.3%		
Loans	\$104	\$113	8.9%		
Construction & development	\$9	\$6	-41.4%		
Closed-end 1-4 family residential	\$28	\$35	25.2%		
Home equity	\$16	\$16	-2.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	51.1%		
Commercial & Industrial	\$11	\$10	-10.6%		
Commercial real estate	\$34	\$39	15.4%		
Unused commitments	\$10	\$11	11.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$2	381.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$5	-66.8%		
Cash & balances due	\$11	\$4	-68.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$118	\$112	-5.3%		
Deposits	\$111	\$109	-1.2%		
Total other borrowings	\$6	\$2	-67.5%		
FHLB advances	\$6	\$2	-67.5%		
Equity					
Equity capital at quarter end	\$14	\$15	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	11.3%	--		
Tier 1 risk based capital ratio	13.7%	14.1%	--		
Total risk based capital ratio	15.0%	15.4%	--		
Return on equity <sup>1</sup>	2.2%	3.0%	--		
Return on assets <sup>1</sup>	0.2%	0.3%	--		
Net interest margin <sup>1</sup>	3.0%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	103.2%	55.5%	--		
Loss provision to net charge-offs (qtr)	973.3%	186.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	9.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.8%	4.7%	0.0%	0.0%	--
Home equity	2.2%	2.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	5.0%	2.3%	1.8%	--
Commercial & Industrial	1.4%	0.0%	0.0%	0.5%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.3%	2.2%	0.0%	0.1%	--